

Amendments to the Claims:

Please cancel claims 16-18 and 20-22.

The following listing of claims will replace all prior versions and/or listings of claims in the application.

Listing of Claims:

1. (previously presented): A system comprising:

an insurance claim processing server comprising a first CPU and a first memory coupled to the first CPU, wherein the first memory stores a first set of program instructions which are executable by the first CPU to:

estimate a value of an insurance claim as a function of insurance claim assessment data, wherein the first set of program instructions further comprise a sequence of insurance claim processing steps executable to complete an insurance claim transaction, wherein the number of insurance claim processing steps and/or the sequence of execution of the insurance claims processing steps are established dynamically in real time; and

a client computer system comprising a second CPU and a second memory coupled to the second CPU, wherein the client computer system is coupled to the insurance claim processing server through a network, wherein the second memory stores a second set of program instructions which are executable by the second CPU to:

receive the insurance claim assessment data entered by a user; and

send the insurance claim assessment data across the network to the insurance claim processing server, wherein the second set of program instructions comprises

a sequence of steps established dynamically in real time.

2. (previously presented): The system of claim 1, wherein the insurance claim comprises a bodily injury claim, and wherein the estimate of the value of the insurance claim comprises an estimate of bodily injury general damages.

3. (previously presented): The system of claim 1, wherein the first set of program instructions comprises a rules engine; and wherein the second set of program instructions comprises a web browser.

4. (previously presented): The system of claim 3, wherein the first set of program instructions are further executable by the first CPU to generate and send to the client computer system a plurality of web pages comprising insurance claim assessment questions; wherein the second set of program instructions are further executable by the second CPU to display the web pages comprising the insurance claim assessment questions during the insurance claim consultation session.

5. (previously presented): The system of claim 1, wherein the network comprises the Internet.

6. (previously presented): The system of claim 1, wherein the insurance claim processing server and the client computer system are operable to communicate over the network via TCP/IP.

7. (previously presented): The system of claim 1, further comprising:

a second client computer system comprising a third CPU and a third memory, wherein the second client computer system is coupled to the insurance claim processing server through the network, wherein the third memory stores a third set of program instructions which are executable by the third CPU to:

receive a second set of insurance claim assessment data entered by a second user; and

send the second set of insurance claim assessment data across the network to the insurance claim processing server; and wherein the first set of program instructions are further executable by the first CPU to estimate a value of a second insurance claim as a function of the second set of insurance claim assessment data entered by the second user during a second insurance claim consultation session.

8. (previously presented): The system of claim 1, wherein the insurance claim assessment data comprise one or more bodily injuries and one or more treatments of the bodily injuries.

9. (previously presented): A method comprising:

receiving insurance claim assessment data entered by a user in response to a plurality of insurance claim assessment questions during an insurance claim consultation session; and

sending the insurance claim assessment data across a network via one or more Internet protocols to an insurance claim processing server;

executing insurance claim processing steps on the insurance claim processing server to estimate a value of an insurance claim as a function of insurance claim assessment data, wherein the number of insurance claim processing steps and/or the sequence of execution of the insurance claims processing steps are established dynamically in real time.

10. (previously presented): The method of claim 9, wherein the Internet protocols comprise TCP/IP.

11. (previously presented): The method of claim 9, wherein the Internet protocols comprise

HTTP.

12. (cancelled).

13. (previously presented): The method of claim 9, further comprising sending the estimated value of the insurance claim across the network via the one or more Internet protocols to a client computer system.

14. (previously presented): The method of claim 9, wherein the insurance claim comprises a bodily injury claim, and wherein the estimated value of the insurance claim comprises an estimate of bodily injury general damages.

15. (previously presented): The method of claim 9, wherein the insurance claim assessment data comprise one or more bodily injuries and one or more treatments of the bodily injuries.

Claims 16-27. Cancelled.